
State: Illinois **Filing Company:** National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

Product Name: Chiropractors Professional Liability Plus Program 018300000750

Project Name/Number: Chiropractors Professional Liability Plus Program/CHS-11-EO-15

Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Product Name: Chiropractors Professional Liability Plus Program 018300000750

State: Illinois

TOI: 11.0 Medical Malpractice - Claims Made/Occurrence

Sub-TOI: 11.0003 Chiropractic

Filing Type: Rate/Rule

Date Submitted: 07/15/2013

SERFF Tr Num: AGNY-129117800

SERFF Status: Closed-Filed

State Tr Num: AGNY-129117800

State Status:

Co Tr Num: CHS-11-EO-15A

Effective Date: On Approval

Requested (New):

Effective Date: On Approval

Requested (Renewal):

Author(s): Myron Harry

Reviewer(s): Gayle Neuman (primary), Caryn Carmean, Julie Rachford

Disposition Date: 01/10/2014

Disposition Status: Filed

Effective Date (New): 08/23/2013

Effective Date (Renewal): 08/23/2013

State Filing Description:
ROUTED 7/26/13

State: Illinois **Filing Company:** National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

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General Information

Project Name: Chiropractors Professional Liability Plus Program

Status of Filing in Domicile: Pending

Project Number: CHS-11-EO-15

Domicile Status Comments: Filing being submitted simultaneously on a countrywide basis.

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 01/10/2014

State Status Changed:

Deemer Date:

Created By: Myron Harry

Submitted By: Myron Harry

Corresponding Filing Tracking Number:

Filing Description:

National Union Fire Insurance Company of Pittsburgh, Pa. submits for your review and approval revised rates and rating rules to be used with its Chiropractors Professional Liability Program. This filing is in response to an objection letter dated June 6, 2013 under our comparison forms filing (AGNY-127390764). Please be advised that we have added General Liability policy limit factors and rates to the Rate Plan.

Your favorable consideration and approval are respectfully requested.

Company and Contact

Filing Contact Information

Myron Harry, myron.harry@aig.com
12 Metrotech, 27th Floor 718-250-1771 [Phone]
Brooklyn, NY 11201 718-250-1779 [FAX]

Filing Company Information

National Union Fire Insurance Company of Pittsburgh, Pa.	CoCode: 19445	State of Domicile:
175 Water Street	Group Code: 12	Pennsylvania
New York, NY 10038	Group Name:	Company Type:
(212) 458-5000 ext. [Phone]	FEIN Number: 25-0687550	State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

State: Illinois **Filing Company:** National Union Fire Insurance Company of Pittsburgh, Pa.

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Refer to our checklists prior to submitting filing (http://www.idfpr.com/DOI/Prop_Cas_IS3_Checklists/IS3_Checklists.htm):

Acknowledged

Refer to our updated (04/06/2007) SERFF General Instructions prior to submitting filing. They have been updated to clarify what rates and rules are required to be filed as well as what rates and rules are not required to be filed. Also, the "Product Name" is the Filing Title and not the Project Number.: Acknowledged

NO RATES and/or RULES ARE REQUIRED TO BE FILED FOR LINES OF COVERAGE SUCH AS COMMERCIAL AUTO (except taxicabs), BURGLARY AND THEFT, GLASS, FIDELITY, SURETY, COMMERCIAL GENERAL LIABILITY, CROP HAIL, COMMERCIAL PROPERTY, DIRECTORS AND OFFICERS, ERRORS AND OMISSIONS, COMMERCIAL MULTI PERIL just to mention a few. However, a Summary Sheet (RF-3) is required to be filed. Please refer to the State Specific Field below for what rates/rules are required to be filed and to our checklists for specific statutes, regulations, etc. :

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp .: Acknowledged

Medical Malpractice rates/rules may now be submitted using SERFF effective January 1, 2012.: Acknowledged

The only rates and/or rules that are required to be filed are Homeowners, Mobile Homeowners, Dwelling Fire and Allied Lines, Workers' Compensation, Liquor Liability, Private Passenger Automobiles, Taxicabs, Motorcycles and Group Inland Marine Insurance which only applies to insurance involving personal property owned by, being purchased by or pledged as collateral by individuals, and not used in any business, trade or profession per Regulation Part 2302 which says in part, "each company shall file with the Director of Insurance each rate, rule and minimum premium before it is used in the State of Illinois.":

Acknowledged

When selecting a form filing type for a multiple form filing, use the dominant type from these choices: APP - application; CER - certificate; COF - coverage form; DPS - declaration page; END - endorsement; POJ - policy jacket; ORG - Companies adopting an Advisory or Rating Organization's filing. Example: If you are submitting a policy as well as endorsements, a declaration page and an application, you would select "POL" for policy.: N/A - Rates/Rules Filing

State:	Illinois	Filing Company:	National Union Fire Insurance Company of Pittsburgh, Pa.
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Product Name:	Chiropractors Professional Liability Plus Program 018300000750		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Gayle Neuman	01/10/2014	01/10/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Gayle Neuman	07/18/2013	07/18/2013

Response Letters

Responded By	Created On	Date Submitted
Myron Harry	07/25/2013	07/25/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Implementing Filing	Myron Harry	08/23/2013	08/23/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Chiropractors Professional Liability Plus Program - CHS-11-EO-15A	Note To Reviewer	Myron Harry	01/08/2014	01/09/2014
effective date	Note To Filer	Gayle Neuman	01/09/2014	01/09/2014
effective date	Note To Filer	Gayle Neuman	01/08/2014	01/08/2014
Chiropractors Professional Liability Plus Program - CHS-11-EO-15A	Note To Reviewer	Myron Harry	08/14/2013	08/14/2013
company tracking number	Note To Filer	Gayle Neuman	08/14/2013	08/14/2013
Actuarial Review	Reviewer Note	Julie Rachford	01/03/2014	

State:	Illinois	Filing Company:	National Union Fire Insurance Company of Pittsburgh, Pa.
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic		
Product Name:	Chiropractors Professional Liability Plus Program 018300000750		
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Disposition

Disposition Date: 01/10/2014
Effective Date (New): 08/23/2013
Effective Date (Renewal): 08/23/2013
Status: Filed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Explanatory Memorandum		Yes
Supporting Document	Form RF3 - (Summary Sheet)		Yes
Supporting Document	Certification		Yes
Supporting Document	Request to Maintain Data as Trade Secret Information		Yes
Supporting Document	Manual		Yes
Supporting Document	Implementing Filing		Yes
Rate (revised)	IL Rate Plan (7-2013)		Yes
Rate	IL Rate Plan (6-2013)		Yes
Rate (revised)	IL Rating Rules (7-2013)		Yes
Rate	IL Rating Rules (6-2013)		Yes

State: Illinois **Filing Company:** National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

Product Name: Chiropractors Professional Liability Plus Program 018300000750

Project Name/Number: Chiropractors Professional Liability Plus Program/CHS-11-EO-15

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/18/2013
Submitted Date	07/18/2013
Respond By Date	07/30/2013

Dear Myron Harry,

Introduction:

This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:

Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used?

So will any insured with general liability coverage obtaining an unlimited extended reporting period be charged 200% of the annual expiring premium in addition to the professional liability extended reporting period charge of 110% of the mature claims made rate?

Please explain the mature claims made rate. Extended reporting period premium must be priced as a factor of one of the following: (1) the last twelve months premium; (2) the premium in effect at policy issuance; or (3) the expiring annual premium.

We request you complete the "Company Rate Information" on the Rate/Rule Schedule tab. How many insureds will now be charged \$170 for their general liability coverage?

Conclusion:

Sign up to get e-mail notification for updates to the Department's website. <http://insurance.illinois.gov/RSS/>

Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp

Please submit compliant form(s) no later than the date shown above or the entire filing may be disapproved. Please be advised that when the Director disapproves the form(s) you must immediately cease using the form(s) in Illinois.

Please give this matter your immediate attention. If you have any question regarding this filing please feel free to contact me.

Sincerely,

Gayle Neuman

State:	Illinois	Filing Company:	National Union Fire Insurance Company of Pittsburgh, Pa.
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Project Name/Number:	Chiropractors Professional Liability Plus Program/CHS-11-EO-15		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/25/2013
Submitted Date	07/25/2013

Dear Gayle Neuman,

Introduction:

In response to your comment letter dated July 18, 2013, we offer the following:

Response 1

Comments:

- 1. Please be advised that our Statistical Reporting Agency is ISO.*
- 2. An insured with General Liability Coverage will be charged 200% of the General Liability premium for the Unlimited Reporting Period. This will be in addition to the unlimited extended reporting period charge of 110% of the mature CM rate.*
- 3. (2) The premium in effect at policy issuance. We have amended our rate and rule page to make this clear.*
- 4. There may be 0 insureds that are charged \$170 for the General Liability coverage. They are given \$10K in limits at no charge; it will be at their discretion whether they choose the \$1 million limit. I anticipate less than 25% of insureds will make this selection.*

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

State:	Illinois	Filing Company:	National Union Fire Insurance Company of Pittsburgh, Pa.
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic		
Product Name:	Chiropractors Professional Liability Plus Program 018300000750		
Project Name/Number:	Chiropractors Professional Liability Plus Program/CHS-11-EO-15		

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	IL Rate Plan (7-2013)	Pages 1 - 2	New		07/25/2013 By: Myron Harry
<i>Previous Version</i>					
1	IL Rate Plan (6-2013)	Pages 1 - 2	New		07/15/2013 By: Myron Harry
2	IL Rating Rules (7-2013)	Pages 1 - 4	New		07/25/2013 By: Myron Harry
<i>Previous Version</i>					
2	IL Rating Rules (6-2013)	Pages 1 - 4	New		07/15/2013 By: Myron Harry

Conclusion:

Please let us know if we can be of any further assistance.

Myron Harry
Sincerely,
Myron Harry

State:	Illinois	Filing Company:	National Union Fire Insurance Company of Pittsburgh, Pa.
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic		
Product Name:	Chiropractors Professional Liability Plus Program 018300000750		
Project Name/Number:	Chiropractors Professional Liability Plus Program/CHS-11-EO-15		

Amendment Letter

Submitted Date: 08/23/2013

Comments:

Ms. Neuman,

Attached please find cover letter implementing this filing.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Implementing Filing
Comments:	Attached please find cover letter implementing this filing.
Attachment(s):	Cover Letter - Implementing Program (3).pdf

State:	Illinois	Filing Company:	National Union Fire Insurance Company of Pittsburgh, Pa.
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic		
Product Name:	Chiropractors Professional Liability Plus Program 018300000750		
Project Name/Number:	Chiropractors Professional Liability Plus Program/CHS-11-EO-15		

Note To Filer

Created By:

Gayle Neuman on 01/09/2014 09:55 AM

Last Edited By:

Gayle Neuman

Submitted On:

01/10/2014 10:30 AM

Subject:

effective date

Comments:

I received your voice mail. We would allow you to use a date in August, 2013. Please indicate via SERFF the exact date to be used.

On future filings, we would rather you submit an effective date vs. "upon approval".

State:	Illinois	Filing Company:	National Union Fire Insurance Company of Pittsburgh, Pa.
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Product Name:	Chiropractors Professional Liability Plus Program 018300000750		
Project Name/Number:	Chiropractors Professional Liability Plus Program/CHS-11-EO-15		

Note To Filer

Created By:

Gayle Neuman on 01/08/2014 09:30 AM

Last Edited By:

Gayle Neuman

Submitted On:

01/10/2014 10:30 AM

Subject:

effective date

Comments:

The Department of Insurance has now completed its review of this filing. You previously requested the filing be effective upon approval. Do you wish to have an effective date of January 3, 2014 or do you wish to have a different effective date? Your prompt response is appreciated.

State:	Illinois	Filing Company:	National Union Fire Insurance Company of Pittsburgh, Pa.
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic		
Product Name:	Chiropractors Professional Liability Plus Program 018300000750		
Project Name/Number:	Chiropractors Professional Liability Plus Program/CHS-11-EO-15		

Note To Reviewer

Created By:

Myron Harry on 08/14/2013 11:50 AM

Last Edited By:

Gayle Neuman

Submitted On:

01/10/2014 10:30 AM

Subject:

Chiropractors Professional Liability Plus Program - CHS-11-EO-15A

Comments:

Ms. Newman,

In response to your request, we have changed the Company Tracking number for this filing to read: CHS-11-EO-15A.

Myron Harry

State:	Illinois	Filing Company:	National Union Fire Insurance Company of Pittsburgh, Pa.
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic		
Product Name:	Chiropractors Professional Liability Plus Program 018300000750		
Project Name/Number:	Chiropractors Professional Liability Plus Program/CHS-11-EO-15		

Note To Filer

Created By:

Gayle Neuman on 08/14/2013 09:01 AM

Last Edited By:

Gayle Neuman

Submitted On:

01/10/2014 10:30 AM

Subject:

company tracking number

Comments:

I have noticed that you are reusing company tracking numbers. This ruins our filing system. Therefore, please reassign the company tracking number for this filing.

State:	Illinois	Filing Company:	National Union Fire Insurance Company of Pittsburgh, Pa.
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic		
Product Name:	Chiropractors Professional Liability Plus Program 018300000750		
Project Name/Number:	Chiropractors Professional Liability Plus Program/CHS-11-EO-15		

Reviewer Note

Created By:

Julie Rachford on 01/03/2014 10:58 AM

Last Edited By:

Gayle Neuman

Submitted On:

01/10/2014 10:30 AM

Subject:

Actuarial Review

Comments:

Actuarial review complete.

State:	Illinois	Filing Company:	National Union Fire Insurance Company of Pittsburgh, Pa.
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic		
Product Name:	Chiropractors Professional Liability Plus Program 018300000750		
Project Name/Number:	Chiropractors Professional Liability Plus Program/CHS-11-EO-15		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		IL Rate Plan (7-2013)	Pages 1 - 2	New		IL Rate Plan (7-2013).pdf
2		IL Rating Rules (7-2013)	Pages 1 - 4	New		IL Rating Rules (7-2013).pdf

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

CHIROPRACTORS PROFESSIONAL LIABILITY
RATE PLAN

ILLINOIS

Territory 1 (Cook-{Greater Chicago}, Lake, DuPage)

LIMIT OF LIABILITY	CLASS 1	CLASS 2	CLASS 3	CLASS 4
\$1,000,000/\$3,000,000	2,651	3,219	3,787	6,437

Territory 2 (Rest of State)

LIMIT OF LIABILITY	CLASS 1	CLASS 2	CLASS 3	CLASS 4
\$1,000,000/\$3,000,000	2,253	2,736	3,219	5,472

Base Rates above are for \$1,000,000/\$3,000,000 limit of liability occurrence coverage

PROFESSIONAL LIABILITY POLICY LIMIT FACTORS (CHIROPRACTIC INCIDENTS):

<u>Policy Limit Factors</u>	<u>Decreased Limit Factor (DLF) & Increased Limit Factor (ILF)</u>
\$100,000/\$300,000	.526
\$200,000/\$600,000	.684
\$250,000/\$750,000	.753
\$500,000/\$1,000,000	.842
\$1,000,000/\$1,000,000	.947
\$1,000,000/\$3,000,000	1.000
\$2,000,000/\$4,000,000	1.291

GENERAL LIABILITY POLICY LIMIT FACTORS AND RATES (OCCURRENCES):

<u>Policy Limit Factors</u>	<u>Rates</u>
\$10,000/\$10,000	Free (included)
\$1,000,000/\$1,000,000	\$170

OPTIONAL CLAIMS MADE COVERAGE FACTORS:

(If Claims made coverage is desired, the following factors should be applied to the appropriate occurrence rate)

<u>No. of Years Claims-Made:</u>	<u>Factor</u>
1	0.35
2	0.60
3	0.85
4	0.90
5+	0.95

DEDUCTIBLE FACTORS:

<u>Deductible</u>	<u>Credit</u>
\$5,000	5.0%
\$10,000	7.5%
\$15,000	10.0%

SCHEDULE OF DEBITS & CREDITS:

<u>Debit</u>		<u>Credit</u>
-5%	Written Patient Safety Policy/Chiropractic Standards	+5%
-5%	Utilization of Informed Consent Forms	+5%
-10%	Risk Management Seminar/Continuing Education Involving Risk Management	+10%
-15%	Claims/Incidents History in last four (4) years	+15%
	Association Membership	+5%
-10%	Classification Anomalies	+10%
-15%	Cumulative years of Patient Experience	+15%
-10%	Number/Type of Patient Demographics	+10%
-10%	Unusual or Unique Risk Characteristics	+10%

MAXIMUM DEBIT/CREDIT NOT TO EXCEED +/-25%

(No credits may be given if debits due to claims history have been applied)

PREMIUM MODIFIERS:

<u>Circumstance</u>	<u>Discount</u>
Chiropractors in first year of practice after residency	75%
Chiropractors in second year of practice after residency	40%
Chiropractors in third year of practice after residency	25%
Chiropractors in fourth year of practice after residency	15%
Chiropractors practicing 20 hours/week or less	50%

MAXIMUM DISCOUNT FOR ANY INSURED**75%**

Charge for Corporate Entity Coverage: 10% (with additional separate limit for the entity)

DEFENSE COSTS AND OTHER EXPENSES OPTIONS:Basic limits - no A/P:

Administrative Hearings Defense Costs - \$10,000

HIPAA Defense Costs - \$10,000

Billing E&O - \$10,000

Increased Limit Option 1 - A/P of 5% of premium:

Administrative Hearings Defense Costs - \$30,000

HIPAA Defense Costs - \$30,000

Billing E&O - \$30,000

Increased Limit Option 2 - A/P of 8% of premium:

Administrative Hearings Defense Costs - \$50,000

HIPAA Defense Costs - \$50,000

Billing E&O - \$50,000

EXTENDED REPORTING PERIOD (ERP) ENDORSEMENT OPTIONS FOR CHIROPRACTIC INCIDENTS:

<u>Options</u>	<u>Factor</u>
1 Year Option	55% of premium in effect at policy issuance
2 Year Option	85% of premium in effect at policy issuance
3 Year Option	100% of premium in effect at policy issuance
Unlimited Option	110% of premium in effect at policy issuance

EXTENDED REPORTING PERIOD (ERP) ENDORSEMENT OPTIONS FOR OCCURRENCES:

<u>Options</u>	<u>Factor</u>
5 Year Option	Free
Unlimited Option	200% of premium in effect at policy issuance

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

CHIROPRACTOR PROFESSIONAL LIABILITY PLUS INSURANCE PROGRAM Occurrence & Claims Made Rating Rules ILLINOIS

1. **Coverage:** All coverages are written on an occurrence or claims made basis. For details of coverage, please refer to the policy.
2. **Limits of Liability:** Manual rates provide a basic limit of \$1,000,000 each occurrence and \$3,000,000 aggregate. The standard coverage provides for one limit to apply to all persons listed under a single policy. When a corporation or partnership is also covered, the organization shares in the limit of liability with the individuals.

A separate limit of liability for partnership or corporation liability may be purchased in accordance with Section 4. However, only one set of limits applies regardless of the number of partnerships or corporations added.
3. **Classification Procedure:** Classifications are as follows:

Class I	Straight Chiropractors
Class II	Modified Straight Chiropractors
Class III	Mixer Chiropractors
Class IV	Liberal Mixer Chiropractors

Class I. Straight Chiropractor

- A. "Hands on" adjusting of vertebral subluxation only, but may also use some adjusting instruments such as a Toffness Instrument, but for adjustment ONLY.
- B. Non-Invasive Electromyography (EMG). Use only in paraspinal area to measure temperature and determine if subluxation exists. This procedure is used to determine neuro-musculo-skeletal conditions for manipulation purposes.
- C. Electric Stimulation – An electric muscle stimulation that produces therapeutic changes in muscle tone. The Class I. Chiropractor will only use those modalities and currents that relate to subluxation related conditions.
NOTE: Electric stimulation differs from "Non-Invasive" in that it is a treatment modality and not a diagnostic work-up such as in the case of Electromyography.
- D. Use of instruments for the purpose of taking paraspinal temperature readings for the analysis of vertebral subluxation (e.g. Neuro Calligraph, Derma Therma Graph, Chirometer, Accolade, Thermascribe, Nerveoscope).
- E. Refers out for Medical Diagnosis/Treatment if necessary for anything other than Vertebral Subluxation and does not provide Disease/Symptom tracking in office.
- F. Nutritional Supplement/Counseling – No special licensure or registration is required, as recommendations are made as a part of general nutrition counseling and vitamins are readily available at health food stores without prescription.
- G. Extremity Adjusting – Adjustments to the extremities.
- H. Mechanical traction.
- I. Exercise.

Class II. Modified Straight Chiropractors

- A. Ultrasound – Ultrasonic frequencies produce a vibration of the crystal in the transducer of the instrument which is directed into the tissue and produces "deep heat" through vibration and internal friction.
- B. Diathermy – Diathermy is the utilization of high frequency currents to heat body tissues. The heat is the result of resistance of the body's tissue to the passage of electrical currents.
- C. Acupuncture (Meridian Therapy) – Insertion of needles into tissue to stimulate certain nerves to "restore harmony" in the body.

Class III. Mixer Chiropractor

- A. Diagnosis and treatment of both symptoms and disease. Main area of interest is Neuro-Musculo-Skeletal problems.
- B. Colon Irrigation – Used for constipation, autointoxication and high blood pressure as indicated and when acute symptoms of vertigo, nausea, headache, irritability, insomnia and over-excitement exist.
- C. Laboratory work involving urinalysis and blood work (finger puncture and venipuncture).
- D. Sports Chiropractic (treatment of injuries of high profile athletes or as a team doctor for organized amateur and professional sports teams).

Class IV. Liberal Mixer Chiropractor (Diagnosis/Medical)

- A. Diagnosis and treatment of all conditions without limitation, including casting of broken bones.
- B. Invasive needle Electromyography (EMG) – EMG procedures penetrate the skin (full body diagnosis).
- C. Magnetic Resonance Imaging (MRI), CT Scans and EKG's performed by the insured.
- D. Manipulation under Anesthesia.
- E. Minor Surgery.
- F. Breast/Gynecological Exams.
- G. Animal Adjusting.

4. Rating Procedure:

Individual	Each individual receives a basic rate which is derived from the individual's classification as shown in Section 3. above, location of practice and the limit of liability chosen. Credits or debits may apply according to practice situation.
Partnership	Each partner receives a basic rate which is derived from the partner's classification as shown in Section 3. above and the limit of liability chosen. Credits or debits may apply according to practice situation.
Corporation/Partnership	Corporation/Partnership coverage can be added with separate limits for an additional premium of 10% of the total professional liability premium of all insured Chiropractors. There is no premium charge for adding the Corporation/Partnership on a shared limit basis.
Additional Insured	Additional Insureds may be added for a premium charge of 5% of the total professional liability premium. Landlord - Flat \$15 charge

NOTE: A primary chiropractor's policy can be issued with limits up to \$2,000,000/\$4,000,000. The total policy limit cannot exceed \$4,000,000.

5. Student/School Rates: The following rates shall apply for students and/or schools.

Individual Student	Each individual student can purchase his/her own policy for 10% of the base \$1MM/\$3MM rate. Higher or lower rates are not available for student policies. The applicable rate shall be based on the state in which the school is located.
School	A school may purchase coverage for their students for 10% of the base \$1MM/\$3MM rate per student, based on the state in which the school is located. The School can be added as an insured for 25% of the total developed base premium of all the students. A minimum premium for the student/school policy shall apply of \$1,000.

6. Extended Reporting Period:

The reporting endorsement provides coverage for claims arising from professional services which occur subsequent to the Retroactive Date and prior to the end of the policy period.

<u>Professional Liability Options</u>	<u>Factor*</u>
1 Year Option	55% of premium in effect at policy issuance
2 Year Option	85% of premium in effect at policy issuance
3 Year Option	100% of premium in effect at policy issuance
Unlimited Option	110% of premium in effect at policy issuance

<u>General Liability Options</u>	<u>Factor</u>
5 Year Option	Free
Unlimited Option	200% of premium in effect at policy issuance

*Factor to apply to mature claims made rate in the year the tail policy is written.

*All insureds previously covered through the ACE American Insurance Company will be grandfathered into the current program

The extended reporting endorsement is provided at no cost if:

- a) A chiropractor has been with the program more than 10 consecutive years, or
- b) A chiropractor retires at age fifty (50) and has been with the program for 5 years, or
- c) A chiropractor is permanently disabled or dies.

The aggregate limits of liability applicable to the policy shall not be increased or reinstated under the extended reporting period offered under a), b), and c) above. Except for the Unlimited General Liability Tail Option.

7. **Group Policy Discount:**

A single group practice policy issued to three or more insureds may be eligible for a premium discount determined by the following table:

Premium Before Discount	Discount	Multiplicative factor
\$8,000 - \$15,000	12.0%	.880
\$15,001 - \$25,000	15.0%	.850
\$25,001 - 100,000	18.0%	.820
\$100,001 - or more	Submit to Company	Submit to Company

8. **Temporary Leave Of Absence:**

A Chiropractor who becomes Temporarily Disabled or is on a Leave of Absence for a period of 45 days up to 180 days may be eligible for restricted coverage, at the written request of the Chiropractor.

A premium rate of 25% of the applicable full time rate for the period of disability or leave of absence will apply.

When the Chiropractor resumes practice he/she will be charged the current premium he/she would have been charged had he/she not taken the Leave of Absence. Coverage will not apply to any claim that occurs during the Leave of Absence. Coverage is provided for any claims or incidents reported during the Leave of Absence period that occurred subsequent to the retroactive date and prior to the Leave of Absence period.

The Chiropractor will be required to complete a certificate acknowledging the time period of the Leave and the reason(s) for the request. Leave of absence may include professional education, but does not include vacation.

9. **Part Time Practice:**

A Chiropractor who practices twenty (20) hours or less per week during the term of an annual policy will be considered a Part Time Chiropractor and will be eligible for a reduction in the otherwise applicable rate by a 50% discount. No other discounts or credits are to apply concurrent with this rule.

10. **Premium Modifiers:**

The manual rates for Chiropractors may be modified by the following credits/debits, subject to a maximum modification of -25% / +25%, to recognize risk characteristics that are not reflected in the otherwise applicable rate. All modifications applied under this schedule rating are subject to periodic review. No credits may be applied if a debit has been applied for claims/incidents. The modifications shall be based on one or more of the following considerations:

SCHEDULE OF DEBITS(-)/CREDITS(+)

- Written Patient Safety Policy/Practice Standards +/ -5.0%
- Utilization of Informed Consent Forms +/ -5.0%
- Risk Management Seminar/Continuing Education involving Risk Management +/ -10.0%
- Claims/Incidents History in the Last Four (4) Years +/ -15.0%
- (The frequency/severity of claims for the Chiropractor is greater/less than the expected experience for a Chiropractor of the same class or recognition of unusual circumstances of claims in the Chiropractor's loss history).
- Association Membership +5.0%
- Classification Anomalies +/ -10.0%
- (Applicable to the Chiropractor whose procedures or practices are primarily concentrated in areas other than their practice classification. This would differentiate the Chiropractor to have greater/less liability exposure than other members of the same class, or recognize recent developments within a classification or jurisdiction that are anticipated to impact future loss experience).
- Cumulative Years of Patient Experience +/ -15%
- (The Chiropractor demonstrates a greater/less than stable longstanding practice and/or significant degree of experience in their current area of chiropractic).
- Number/Type of Patient Demographics +/ -10%
- (Size and/or demographics of the patient population which negatively or positively influences the liability exposure).
- Unusual or Unique Risk Characteristics +/ -10%

11. Manipulation under Anesthesia

Deletes the policy exclusion to allow for manipulation treatment under anesthesia, subject to underwriting, which includes the training, history and experience of the practitioner. A separate application must be completed if coverage is requested. A Chiropractor with this exposure is an automatic Class IV. risk.

12. Animal Adjusting

A separate application must be completed if coverage is requested. An insured with this exposure is an automatic Class IV. risk.

Percentage of Practice	Debit
10% of Practice	15%
25% of Practice	20%
50% of Practice	25%
Over 50%	Declination

13. New Practitioner Discounts

License Date: Use the license date as the reference date to be eligible for discounts. The license date is defined as the first date the chiropractor is eligible to practice chiropractic. Only one date is used as the license date to reference discounts. The license date used to reference discounts is the first time a chiropractor ever becomes licensed to practice.

1. First year Licensure Discount

Chiropractors who become licensed and are eligible to practice chiropractic for the first time shall be given a first year licensure discount of 75% of the filed and approved base premium. The insured's first licensure date must fall within 18 months of the insured's graduation date. The discount applies only to the first year of coverage with this company.

2. Second year Licensure Discount

Chiropractors in their second year of practice after becoming licensed for the first time shall be given a second year licensure discount of 40% of the filed and approved base premium. The insured's first licensure date must fall within 30 months of the insured's graduation date. This discount applies only to the second year of coverage with this company.

3. Third Year Licensure Discount

Chiropractors in their third year of practice after becoming licensed for the first time shall be given a third year licensure discount of 25% of the filed and approved base premium. The insured's first licensure date must fall within 42 months of the insured's graduation date. This discount applies only to the third year of coverage with this company.

4. Fourth Year Licensure Discount

Chiropractors in their fourth year of practice after becoming licensed for the first time shall be given a fourth year licensure discount of 15% of the filed and approved base premium. The insured's first licensure date must fall within 54 months of the insured's graduation date. This discount applies only to the fourth year of coverage with this company.

14. Independent Contractors – Additional Insured – Vicarious Liability

1099 form independent contractors who carry their own professional liability insurance may be added but must be listed on the policy and certify coverage of at least equal limits from an insurance carrier with at least A.M. Best rating of B+. A 10% charge of the applicable professional liability rate at policy limits will be charged to cover the vicarious liability exposure assumed in such arrangement.

15. Locum Tenens

A Locum Tenens endorsement may be provided for chiropractors who temporarily replace an insured chiropractor for a period up to 60 days each policy year. The Locum Tenens will share in the insured chiropractor's limit of liability. As a result, there will be no additional premium charge. Coverage is only issued when the replacement chiropractor does not have medical professional liability insurance. A separate application must be completed if coverage is requested.

16. Exposure Reporting Basis: The exposure reporting basis for chiropractors is per Chiropractor per 12 month period.

17. Rounding Rule:

- Compute the premium using the rates in effect at the time of policy issuance
- Premiums are calculated as specified for their respective coverage. Rounding to the nearest whole dollar amount (i.e. .50 and greater rounds up; .49 and below rounds down) is done after the computation of the final premium.

State:	Illinois	Filing Company:	National Union Fire Insurance Company of Pittsburgh, Pa.
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic		
Product Name:	Chiropractors Professional Liability Plus Program 018300000750		
Project Name/Number:	Chiropractors Professional Liability Plus Program/CHS-11-EO-15		

Supporting Document Schedules

Satisfied - Item:	Explanatory Memorandum
Comments:	Please refer to the filing description under the General Information Tab.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Form RF3 - (Summary Sheet)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Request to Maintain Data as Trade Secret Information
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Manual
Comments:	Rate Plan and Rating Rules attached under the Rate/Rule Schedule.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Implementing Filing
Comments:	Attached please find cover letter implementing this filing.
Attachment(s):	Cover Letter - Implementing Program (3).pdf
Item Status:	
Status Date:	

SERFF Tracking #:	AGNY-129117800	State Tracking #:	AGNY-129117800	Company Tracking #:	CHS-11-EO-15A
State:	Illinois	Filing Company:	National Union Fire Insurance Company of Pittsburgh, Pa.		
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic				
Product Name:	Chiropractors Professional Liability Plus Program 018300000750				
Project Name/Number:	Chiropractors Professional Liability Plus Program/CHS-11-EO-15				

Myron Harry
Analyst
State Filings Division
718 250 1771 Telephone
718 250 1779 Facsimile

myron.harry@aig.com



August 23, 2013

Honorable Andrew Boron
Director of Insurance
Illinois Department of Insurance
320 West Washington Street, 4th Floor
Springfield, Illinois 62767-0001
Attn.: Mr. John Gatlin
Assistant Deputy Director
Property & Casualty Compliance Unit

RE: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
NAIC # 012-19445 FEIN #25-0687550

Chiropractor Professional Liability Plus Insurance Program
State Tracking Number: AGNY-129117800
Our Filing Number: CHS-11-EO-15A

Dear Mr. Gatlin:

On August 15, 2013, National Union Fire Insurance Company of Pittsburgh, Pa. submitted for your review and approval their Rates/Rules filing to be used with their Chiropractor Professional Liability Plus Insurance Program. Pursuant to the file and use requirements set forth in Illinois Insurance Code 215 IL CS 215 5/155.18, please accept this letter as written notification of our intent to implement this filing.

Sincerely,

Myron Harry

State:	Illinois	Filing Company:	National Union Fire Insurance Company of Pittsburgh, Pa.
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic		
Product Name:	Chiropractors Professional Liability Plus Program 018300000750		
Project Name/Number:	Chiropractors Professional Liability Plus Program/CHS-11-EO-15		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/15/2013		Rate	IL Rate Plan (6-2013)	07/25/2013	ILRate Plan (6-2013).pdf (Superceded)
07/15/2013		Rate	IL Rating Rules (6-2013)	07/25/2013	IL Rating Rules (6-2013).pdf (Superceded)

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTS., PA.

**CHIROPRACTORS PROFESSIONAL LIABILITY
RATE PLAN**

ILLINOIS

Territory 1 (Cook-{Greater Chicago}, Lake, DuPage)

LIMIT OF LIABILITY	CLASS 1	CLASS 2	CLASS 3	CLASS 4
\$1,000,000/\$3,000,000	2,651	3,219	3,787	6,437

Territory 2 (Rest of State)

LIMIT OF LIABILITY	CLASS 1	CLASS 2	CLASS 3	CLASS 4
\$1,000,000/\$3,000,000	2,253	2,736	3,219	5,472

Base Rates above are for \$1,000,000/\$3,000,000 limit of liability occurrence coverage

PROFESSIONAL LIABILITY POLICY LIMIT FACTORS (CHIROPRACTIC INCIDENTS):

<u>Policy Limit Factors</u>	<u>Decreased Limit Factor (DLF) & Increased Limit Factor (ILF)</u>
\$100,000/\$300,000	.526
\$200,000/\$600,000	.684
\$250,000/\$750,000	.753
\$500,000/\$1,000,000	.842
\$1,000,000/\$1,000,000	.947
\$1,000,000/\$3,000,000	1.000
\$2,000,000/\$4,000,000	1.291

GENERAL LIABILITY POLICY LIMIT FACTORS AND RATES (OCCURRENCES):

<u>Policy Limit Factors</u>	<u>Rates</u>
\$10,000/\$10,000	Free (included)
\$1,000,000/\$1,000,000	\$170

OPTIONAL CLAIMS MADE COVERAGE FACTORS:

(If Claims made coverage is desired, the following factors should be applied to the appropriate occurrence rate)

<u>No. of Years Claims-Made:</u>	<u>Factor</u>
1	0.35
2	0.60
3	0.85
4	0.90
5+	0.95

DEDUCTIBLE FACTORS:

<u>Deductible</u>	<u>Credit</u>
\$5,000	5.0%
\$10,000	7.5%
\$15,000	10.0%

SCHEDULE OF DEBITS & CREDITS:

<u>Debit</u>		<u>Credit</u>
-5%	Written Patient Safety Policy/Chiropractic Standards	+5%
-5%	Utilization of Informed Consent Forms	+5%
-10%	Risk Management Seminar/Continuing Education Involving Risk Management	+10%
-15%	Claims/Incidents History in last four (4) years	+15%
	Association Membership	+5%
-10%	Classification Anomalies	+10%
-15%	Cumulative years of Patient Experience	+15%
-10%	Number/Type of Patient Demographics	+10%
-10%	Unusual or Unique Risk Characteristics	+10%

MAXIMUM DEBIT/CREDIT NOT TO EXCEED +/-25%

(No credits may be given if debits due to claims history have been applied)

PREMIUM MODIFIERS:

<u>Circumstance</u>	<u>Discount</u>
Chiropractors in first year of practice after residency	75%
Chiropractors in second year of practice after residency	40%
Chiropractors in third year of practice after residency	25%
Chiropractors in fourth year of practice after residency	15%
Chiropractors practicing 20 hours/week or less	50%

MAXIMUM DISCOUNT FOR ANY INSURED**75%**

Charge for Corporate Entity Coverage: 10% (with additional separate limit for the entity)

DEFENSE COSTS AND OTHER EXPENSES OPTIONS:Basic limits - no A/P:

Administrative Hearings Defense Costs - \$10,000

HIPAA Defense Costs - \$10,000

Billing E&O - \$10,000

Increased Limit Option 1 - A/P of 5% of premium:

Administrative Hearings Defense Costs - \$30,000

HIPAA Defense Costs - \$30,000

Billing E&O - \$30,000

Increased Limit Option 2 - A/P of 8% of premium:

Administrative Hearings Defense Costs - \$50,000

HIPAA Defense Costs - \$50,000

Billing E&O - \$50,000

EXTENDED REPORTING PERIOD (ERP) ENDORSEMENT OPTIONS FOR CHIROPRACTIC INCIDENTS:

<u>Options</u>	<u>Factor</u>
1 Year Option	55% of mature claims made rate
2 Year Option	85% of mature claims made rate
3 Year Option	100% of mature claims made rate
Unlimited Option	110% of mature claims made rate

EXTENDED REPORTING PERIOD (ERP) ENDORSEMENT OPTIONS FOR OCCURRENCES:

<u>Options</u>	<u>Factor</u>
5 Year Option	Free
Unlimited Option	200% of annual expiring premium

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

CHIROPRACTOR PROFESSIONAL LIABILITY PLUS INSURANCE PROGRAM Occurrence & Claims Made Rating Rules ILLINOIS

1. **Coverage:** All coverages are written on an occurrence or claims made basis. For details of coverage, please refer to the policy.
2. **Limits of Liability:** Manual rates provide a basic limit of \$1,000,000 each occurrence and \$3,000,000 aggregate. The standard coverage provides for one limit to apply to all persons listed under a single policy. When a corporation or partnership is also covered, the organization shares in the limit of liability with the individuals.

A separate limit of liability for partnership or corporation liability may be purchased in accordance with Section 4. However, only one set of limits applies regardless of the number of partnerships or corporations added.
3. **Classification Procedure:** Classifications are as follows:

Class I	Straight Chiropractors
Class II	Modified Straight Chiropractors
Class III	Mixer Chiropractors
Class IV	Liberal Mixer Chiropractors

Class I. Straight Chiropractor

- A. "Hands on" adjusting of vertebral subluxation only, but may also use some adjusting instruments such as a Toffness Instrument, but for adjustment ONLY.
- B. Non-Invasive Electromyography (EMG). Use only in paraspinal area to measure temperature and determine if subluxation exists. This procedure is used to determine neuro-musculo-skeletal conditions for manipulation purposes.
- C. Electric Stimulation – An electric muscle stimulation that produces therapeutic changes in muscle tone. The Class I. Chiropractor will only use those modalities and currents that relate to subluxation related conditions.
NOTE: Electric stimulation differs from "Non-Invasive" in that it is a treatment modality and not a diagnostic work-up such as in the case of Electromyography.
- D. Use of instruments for the purpose of taking paraspinal temperature readings for the analysis of vertebral subluxation (e.g. Neuro Calligraph, Derma Therma Graph, Chirometer, Accolade, Thermascribe, Nerveoscope).
- E. Refers out for Medical Diagnosis/Treatment if necessary for anything other than Vertebral Subluxation and does not provide Disease/Symptom tracking in office.
- F. Nutritional Supplement/Counseling – No special licensure or registration is required, as recommendations are made as a part of general nutrition counseling and vitamins are readily available at health food stores without prescription.
- G. Extremity Adjusting – Adjustments to the extremities.
- H. Mechanical traction.
- I. Exercise.

Class II. Modified Straight Chiropractors

- A. Ultrasound – Ultrasonic frequencies produce a vibration of the crystal in the transducer of the instrument which is directed into the tissue and produces "deep heat" through vibration and internal friction.
- B. Diathermy – Diathermy is the utilization of high frequency currents to heat body tissues. The heat is the result of resistance of the body's tissue to the passage of electrical currents.
- C. Acupuncture (Meridian Therapy) – Insertion of needles into tissue to stimulate certain nerves to "restore harmony" in the body.

Class III. Mixer Chiropractor

- A. Diagnosis and treatment of both symptoms and disease. Main area of interest is Neuro-Musculo-Skeletal problems.
- B. Colon Irrigation – Used for constipation, autointoxication and high blood pressure as indicated and when acute symptoms of vertigo, nausea, headache, irritability, insomnia and over-excitement exist.
- C. Laboratory work involving urinalysis and blood work (finger puncture and venipuncture).
- D. Sports Chiropractic (treatment of injuries of high profile athletes or as a team doctor for organized amateur and professional sports teams).

Class IV. Liberal Mixer Chiropractor (Diagnosis/Medical)

- A. Diagnosis and treatment of all conditions without limitation, including casting of broken bones.
- B. Invasive needle Electromyography (EMG) – EMG procedures penetrate the skin (full body diagnosis).
- C. Magnetic Resonance Imaging (MRI), CT Scans and EKG's performed by the insured.
- D. Manipulation under Anesthesia.
- E. Minor Surgery.
- F. Breast/Gynecological Exams.
- G. Animal Adjusting.

4. Rating Procedure:

Individual	Each individual receives a basic rate which is derived from the individual's classification as shown in Section 3. above, location of practice and the limit of liability chosen. Credits or debits may apply according to practice situation.
Partnership	Each partner receives a basic rate which is derived from the partner's classification as shown in Section 3. above and the limit of liability chosen. Credits or debits may apply according to practice situation.
Corporation/Partnership	Corporation/Partnership coverage can be added with separate limits for an additional premium of 10% of the total professional liability premium of all insured Chiropractors. There is no premium charge for adding the Corporation/Partnership on a shared limit basis.
Additional Insured	Additional Insureds may be added for a premium charge of 5% of the total professional liability premium. Landlord - Flat \$15 charge

NOTE: A primary chiropractor's policy can be issued with limits up to \$2,000,000/\$4,000,000. The total policy limit cannot exceed \$4,000,000.

5. Student/School Rates: The following rates shall apply for students and/or schools.

Individual Student	Each individual student can purchase his/her own policy for 10% of the base \$1MM/\$3MM rate. Higher or lower rates are not available for student policies. The applicable rate shall be based on the state in which the school is located.
School	A school may purchase coverage for their students for 10% of the base \$1MM/\$3MM rate per student, based on the state in which the school is located. The School can be added as an insured for 25% of the total developed base premium of all the students. A minimum premium for the student/school policy shall apply of \$1,000.

6. Extended Reporting Period:

The reporting endorsement provides coverage for claims arising from professional services which occur subsequent to the Retroactive Date and prior to the end of the policy period.

<u>Professional Liability Options</u>	<u>Factor*</u>
1 Year Option	55% of mature claims made rate
2 Year Option	85% of mature claims made rate
3 Year Option	100% of mature claims made rate
Unlimited Option	110% of mature claims made rate

<u>General Liability Options</u>	<u>Factor</u>
5 Year Option	Free
Unlimited Option	200% of annual expiring premium

*Factor to apply to mature claims made rate in the year the tail policy is written.

*All insureds previously covered through the ACE American Insurance Company will be grandfathered into the current program

The extended reporting endorsement is provided at no cost if:

- a) A chiropractor has been with the program more than 10 consecutive years, or
- b) A chiropractor retires at age fifty (50) and has been with the program for 5 years, or
- c) A chiropractor is permanently disabled or dies.

The aggregate limits of liability applicable to the policy shall not be increased or reinstated under the extended reporting period offered under a), b), and c) above. Except for the Unlimited Option General Liability Tail Option

7. Group Policy Discount:

A single group practice policy issued to three or more insureds may be eligible for a premium discount determined by the following table:

Premium Before Discount	Discount	Multiplicative factor
\$8,000 - \$15,000	12.0%	.880
\$15,001 - \$25,000	15.0%	.850
\$25,001 - 100,000	18.0%	.820
\$100,001 - or more	Submit to Company	Submit to Company

8. Temporary Leave Of Absence:

A Chiropractor who becomes Temporarily Disabled or is on a Leave of Absence for a period of 45 days up to 180 days may be eligible for restricted coverage, at the written request of the Chiropractor.

A premium rate of 25% of the applicable full time rate for the period of disability or leave of absence will apply.

When the Chiropractor resumes practice he/she will be charged the current premium he/she would have been charged had he/she not taken the Leave of Absence. Coverage will not apply to any claim that occurs during the Leave of Absence. Coverage is provided for any claims or incidents reported during the Leave of Absence period that occurred subsequent to the retroactive date and prior to the Leave of Absence period.

The Chiropractor will be required to complete a certificate acknowledging the time period of the Leave and the reason(s) for the request. Leave of absence may include professional education, but does not include vacation.

9. Part Time Practice:

A Chiropractor who practices twenty (20) hours or less per week during the term of an annual policy will be considered a Part Time Chiropractor and will be eligible for a reduction in the otherwise applicable rate by a 50% discount. No other discounts or credits are to apply concurrent with this rule.

10. Premium Modifiers:

The manual rates for Chiropractors may be modified by the following credits/debits, subject to a maximum modification of -25% / +25%, to recognize risk characteristics that are not reflected in the otherwise applicable rate. All modifications applied under this schedule rating are subject to periodic review. No credits may be applied if a debit has been applied for claims/incidents. The modifications shall be based on one or more of the following considerations:

SCHEDULE OF DEBITS(-)/CREDITS(+)

- Written Patient Safety Policy/Practice Standards +/-.5.0%
- Utilization of Informed Consent Forms +/-.5.0%
- Risk Management Seminar/Continuing Education involving Risk Management +/-.10.0%
- Claims/Incidents History in the Last Four (4) Years +/-.15.0%
- (The frequency/severity of claims for the Chiropractor is greater/less than the expected experience for a Chiropractor of the same class or recognition of unusual circumstances of claims in the Chiropractor's loss history).
- Association Membership +5.0%
- Classification Anomalies +/-.10.0%
- (Applicable to the Chiropractor whose procedures or practices are primarily concentrated in areas other than their practice classification. This would differentiate the Chiropractor to have greater/less liability exposure than other members of the same class, or recognize recent developments within a classification or jurisdiction that are anticipated to impact future loss experience).
- Cumulative Years of Patient Experience +/-.15%
- (The Chiropractor demonstrates a greater/less than stable longstanding practice and/or significant degree of experience in their current area of chiropractic).
- Number/Type of Patient Demographics +/-.10%
- (Size and/or demographics of the patient population which negatively or positively influences the liability exposure).
- Unusual or Unique Risk Characteristics +/-.10%

11. Manipulation under Anesthesia

Deletes the policy exclusion to allow for manipulation treatment under anesthesia, subject to underwriting, which includes the training, history and experience of the practitioner. A separate application must be completed if coverage is requested. A Chiropractor with this exposure is an automatic Class IV. risk.

12. Animal Adjusting

A separate application must be completed if coverage is requested. An insured with this exposure is an automatic Class IV. risk.

Percentage of Practice	Debit
10% of Practice	15%
25% of Practice	20%
50% of Practice	25%
Over 50%	Declination

13. New Practitioner Discounts

License Date: Use the license date as the reference date to be eligible for discounts. The license date is defined as the first date the chiropractor is eligible to practice chiropractic. Only one date is used as the license date to reference discounts. The license date used to reference discounts is the first time a chiropractor ever becomes licensed to practice.

1. First year Licensure Discount

Chiropractors who become licensed and are eligible to practice chiropractic for the first time shall be given a first year licensure discount of 75% of the filed and approved base premium. The insured's first licensure date must fall within 18 months of the insured's graduation date. The discount applies only to the first year of coverage with this company.

2. Second year Licensure Discount

Chiropractors in their second year of practice after becoming licensed for the first time shall be given a second year licensure discount of 40% of the filed and approved base premium. The insured's first licensure date must fall within 30 months of the insured's graduation date. This discount applies only to the second year of coverage with this company.

3. Third Year Licensure Discount

Chiropractors in their third year of practice after becoming licensed for the first time shall be given a third year licensure discount of 25% of the filed and approved base premium. The insured's first licensure date must fall within 42 months of the insured's graduation date. This discount applies only to the third year of coverage with this company.

4. Fourth Year Licensure Discount

Chiropractors in their fourth year of practice after becoming licensed for the first time shall be given a fourth year licensure discount of 15% of the filed and approved base premium. The insured's first licensure date must fall within 54 months of the insured's graduation date. This discount applies only to the fourth year of coverage with this company.

14. Independent Contractors – Additional Insured – Vicarious Liability

1099 form independent contractors who carry their own professional liability insurance may be added but must be listed on the policy and certify coverage of at least equal limits from an insurance carrier with at least A.M. Best rating of B+. A 10% charge of the applicable professional liability rate at policy limits will be charged to cover the vicarious liability exposure assumed in such arrangement.

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A Locum Tenens endorsement may be provided for chiropractors who temporarily replace an insured chiropractor for a period up to 60 days each policy year. The Locum Tenens will share in the insured chiropractor's limit of liability. As a result, there will be no additional premium charge. Coverage is only issued when the replacement chiropractor does not have medical professional liability insurance. A separate application must be completed if coverage is requested.

16. Exposure Reporting Basis: The exposure reporting basis for chiropractors is per Chiropractor per 12 month period.

17. Rounding Rule:

- Compute the premium using the rates in effect at the time of policy issuance
- Premiums are calculated as specified for their respective coverage. Rounding to the nearest whole dollar amount (i.e. .50 and greater rounds up; .49 and below rounds down) is done after the computation of the final premium.